



Information sheet

Pension Scheme

Death Entitlements

As a member of the Pension Scheme, an entitlement is payable upon your death.

As a member of the Pension Scheme, an entitlement is payable upon your death to your:

- spouse¹ (if any) plus
- eligible children² (if any), or
- your Estate and eligible children (if any) if you have no surviving spouse

If you die leaving a spouse

If you're an active member, your spouse will receive a fortnightly income equal to two-thirds of the pension you would have received had you worked and continued to make contributions until you reached the age of 60. If you're a preserved member, contact Super SA.

If you're aged 60 or above, and still working at the time of death, your spouse will receive two-thirds of the pension you would have received had you retired at that date.

If you're already receiving a fortnightly pension at the time of your death, your spouse will receive two-thirds of the fortnightly pension you were receiving at date of death, or if you commuted part of your pension prior to 1988, your spouse will receive two-thirds of the pension you would have been receiving prior to the part commutation.

This income will be paid to your spouse for life, regardless of whether or not they remarry. The fortnightly income is indexed twice yearly, in April and October, based on the Consumer Price Index (CPI) all groups for Adelaide.

Your spouse has an option to commute some or all of the pension to a lump sum and must advise Super SA of their intention to commute no later than six months after the pension becomes payable.

If you die leaving a spouse and eligible children

Your spouse will receive a fortnightly income as described above. Eligible children will receive a fortnightly income, indexed twice yearly in April and October, based on the CPI, all groups for Adelaide.

The fortnightly income for each child is a percentage of the fortnightly pension you would have received had you worked and continued to make contributions until you reached the age of 60. The percentage depends upon the number of eligible children.

If you die leaving eligible children only

A lump sum will be paid to your Estate and your eligible children will receive a fortnightly income.

If you're an active member, the lump sum paid to your Estate will be the greater of:

- the balance of your Member Account, or
- twice your Entitlements Superannuation Salary (ESS).
If you worked full-time throughout your membership of the Scheme, your ESS is your full-time equivalent annual salary at the date you die. If you had periods of part-time or casual employment, your ESS is reduced proportionally to reflect a percentage of your full-time salary.

Definitions

¹ Includes legal spouse and putative spouse. Your legal spouse is the person to whom you are legally married.

A person is your putative spouse you have been cohabiting as defacto spouses and:

- had been cohabiting continuously for the preceding three years, or for a total of not less than three out of the four preceding years, or
- a child of whom both you and the person are the parents has been born.

A person is also recognised as your putative spouse if you are in a Registered Relationship (within the meaning of the *Relationships Register Act 2016*).

² Eligible children: In relation to a deceased member, an eligible child is:

- (i) a child of the member, or
(ii) a child in relation to whom the member had assumed parental responsibilities and who was cared for and maintained, wholly or in part, by the member up to the date of the member's death.
- (i) under the age of 16 years, or
(ii) between the ages of 16 and 25 years and in full-time attendance at an educational institution recognised by the Board for the purposes of this definition.

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If you have been in receipt of a higher duties allowance continuously for 12 months or more, your ESS will be based on the higher salary.

Please note that if you are on a fixed term appointment (including a Curriculum Guarantee position), you should refer to the Contracts of Employment or Acting Arrangements Lasting Longer than 12 months information sheet for more information on your ESS.

If you're a non-active member at the time of your death, the balance of your Member Account is paid to your Estate as a lump sum.

Eligible children will receive a fortnightly income, indexed twice yearly in April and October, based on the CPI, all groups for Adelaide. The fortnightly income for each child is a percentage of the fortnightly pension you would have received had you worked and continued to make contributions until you reached the age of 60. The percentage depends upon the number of eligible children.

If you die leaving no spouse or eligible children

A lump sum will be paid to your Estate. This will consist of:

- the balance of your Member Account plus
- an Employer Component which is a multiple of your ESS. Your ESS is your full-time equivalent annual salary at the date you die. While you only pay contributions based on your substantive salary, if you have been in receipt of a higher duties allowance continuously for 12 months or more at the date you die, your ESS will be based on the higher salary.

Factors that can affect the amount of entitlement received

- The amount of death entitlement received may be affected by any pre-existing medical condition you had when you joined the Scheme. This is called a "limitation of entitlements" and is only placed on your scheme membership until you reach the age of 60. If you die after the age of 60 normal entitlements will apply.
- If you're under age 60, your death entitlement will be reduced if your spouse and/or eligible children are receiving, or are entitled to receive, workers' compensation payments as a result of your death.
- If you have had any periods of casual or part-time employment, your death entitlement will be reduced proportionally.
- Reducing your contribution rate to 0% or contributing less than your Standard Contribution Rate will have an adverse effect on all your entitlements, including that paid for death. You can never "catch up" a period of 0% contribution. (See the Points information sheet for more information.) Your Standard Contribution Rate is the contribution rate that you need to average over your Scheme membership to maximise your entitlement.

How to claim a death entitlement

If claiming as a spouse, the applicant will need to complete an Application for Payment in Relation to a Deceased Member Pension Scheme form, available from the Super SA website or by contacting Super SA. They will need to supply Super SA with a certified copy of the following documents:

- your death certificate
- their birth certificate
- your legal marriage certificate (if applicable), issued under the *Births, Deaths and Marriages Act 1996*
- a registered relationship certificate (if applicable), demonstrating that the relationship was registered and remained in effect in accordance with the *Relationships Register Act 2016* as at the date of your death. For evidentiary purposes, Super SA will require that the certificate be issued at or after your date of death, to confirm the status of the registered relationship up to that date.
- statutory declarations supporting putative spouse status (if applicable) (forms available from Super SA)
- the birth certificates of any eligible children.

If you have no spouse, any eligible children will need to complete an Application for Payment in Relation to a Deceased Member Pension Scheme form and supply Super SA with a certified copy of the following documents:

- your birth certificate
- your death certificate
- their birth certificate
- their student declaration, if over age 16.

If you have no spouse and no eligible children, the executor of your Estate will need to supply Super SA with a certified copy of the following documents:

- your death certificate
- Probate or Letters of Administration.

Death Entitlements

What you can do now

To make it easier later, there are things you can do today to help your spouse or children apply for a benefit in the event of your death. You can provide Super SA with current certified copies of your:

- legal marriage certificate issued under the *Births, Deaths and Marriages Act 1996*,
- registered relationship certificate, demonstrating that the relationship is registered in accordance with the *Relationships Register Act 2016*,
- eligible spouse's birth certificate,
- eligible children's birth certificates.

Providing these documents in advance can assist Super SA to identify and contact potential eligible beneficiaries and process benefit payments more efficiently in the event of your death.

Please note that, where eligibility is established on the basis of a registered relationship, Super SA will still require a registered relationship certificate issued at or after the date of death to assess and process a death benefit claim.

This requirement allows Super SA to confirm that the relationship registration was still in effect up to the date of death.

Additional Death and TPD Insurance through Triple S

If you have purchased additional voluntary Death and TPD Insurance through Triple S, a separate claim will need to be made for this. See the Triple S Death and TPD Insurance information sheet for more information.

Further information

The following information sheets may be of particular assistance if read in conjunction with the information presented above:

- Points
- Triple S Death and TPD Insurance

Information sheets on a range of topics relating to your super are available on the Super SA website and from Super SA. Alternatively, if you have any enquiries regarding death entitlements or any other matters raised in this information sheet, please contact Super SA.

Disclaimer: The information in this document is intended to help you understand your entitlements in the Pension Scheme. Super SA does its best to make sure the information is accurate and up to date. However, you need to be aware that it may not include all the technical details relevant to the topic. For the complete rules of the Pension Scheme, please refer to the Superannuation Act 1988. The Act and accompanying Regulations set out the rules under which the Pension Scheme is administered and entitlements are paid. You can access a copy from the Super SA website.

The Pension Scheme is an exempt public sector superannuation scheme and is not regulated by the Australian Securities and Investments Commission (ASIC) or the Australian Prudential Regulation Authority (APRA). Super SA is not required to hold an Australian Financial Services Licence to provide general advice about the Pension Scheme.

The information in this document is of a general nature only and has been prepared without taking into account your objectives, financial situation or needs. Super SA recommends that before making any decisions about the Pension Scheme you consider the appropriateness of this information in the context of your own objectives, financial situation and needs and seek financial advice from a licensed financial adviser in relation to your financial position and requirements.

Super SA and the State Government disclaim all liability for all claims, losses, damages, costs or expenses whatsoever (including consequential or incidental loss or damage), which arise as a result of or in connection with any use of, or reliance upon, any information in this document.

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